

EXHIBIT C

SETTLEMENT STATEMENT (HUD-1A)
Optional Form for Transactions without Sellers
U.S. Department of Housing and Urban Development

Name and Address of Borrower(s):

DENISE M. COOK
 KENNETH L. COOK
 300 NEWT GULCH RD
 WILDERVILLE, OR 97643

Settlement Date: 03/08/2007

Name and Address of Lender:

BENEFICIAL OREGON INC.
 1346 CENTER DRIVE
 SUITE O
 MEDFORD, OR 97501

Settlement Agent:

I.R.E. Processing

Property Location:
 300 NEWT GULCH RD
 WILDERVILLE, OR 97643

Place of Settlement:
 LENDER'S ADDRESS AS LISTED ABOVE

Loan Number: 0

SETTLEMENT CHARGES		
ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee/Point(s):	8.00%	\$10,830.02
802. Loan Discount Fee/Point(s):		\$435.00
803. Appraisal Fee To I.R.E. Processing		
804. Credit Report/Check		
805. Inspection Report		
806. Mortgage Insurance Premium		
807. Mortgage Right-to-Resale		\$200.00
808. Document Preparation Fee:		\$50.00
809. Tax Service Fee/FIDELITY		
810. Flood Certification Fee:		
ITEMS REQUIRED BY BORROWER TO BE PAID IN ADVANCE		
901. Estimated Homeowner's (or All Risk) Property Tax:		
902. Mortgage Insurance Premium:		
903. Hazard Insurance Premium:		
904. RESERVE DEPOSIT TERNARY THUNDER		
1001. Hazard Insurance: months @ \$ per month		
1002. Mortgage Insurance: months @ \$ per month		
1003. City Property Tax: months @ \$ per month		
1004. County Property Tax: months @ \$ per month		
1005. Annual Assessments: months @ \$ per month		
1100. TITLE CHARGES		\$135.00
1101. Settlement or Closing Fee ("Escrow Fee") To I.R.E. Processing		
1102. Abstract or Title Search To:		
1103. Title Examination To:		
1104. Title Insurance Binder To:		
1105. Document Preparation To:		
1106. Notary Fees To:		
1107. Attorneys' Fees To: (Includes Above Item Numbers)		
1108. Title Insurance To: TICOR TITLE (Includes Above Item Numbers)		\$588.83
1109. Lender's Coverage:		
1110. Owner's Coverage:		
GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording Fees: TICOR TITLE Mortgage/Deed of Trust	Release N/A	\$60.00
1202. City/County Tax/Stamps:		
1203. State Tax/Stamps:		
1204.		
1205.		
ADDITIONAL SETTLEMENT CHARGES		
13001. BURG/LIA/DRUG/DRUG/POLICE		
13002. FEDERAL INSURANCE		
13003. ARCHITECTURE/ENGINEERING/PLANNING		
14004. BUILDING PERMIT/INSPECTION/PERMIT		
14005. TOTAL SETTLEMENT CHARGES		\$558.00
1501. CAP 1 BANK		\$273.00
1502. FBT PREMIE		\$243.00
1503. GEMB/JOP		\$147,384.34
1504. HOMEQ		\$688.00
1605. HBBC NV		

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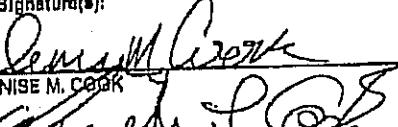


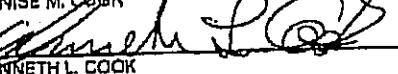
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1606.	HSBC NV	\$1,022.00
1607.	HSBC/GOTT	\$568.00
1608.	MATCO FINC	\$713.00
1609.	SONAR/BUG	\$372.00
1610.	WELLSFAFI	\$10,208.00
1611.	68171100579028M	\$35,876.60
1612.	TOTAL DISBURSED:	\$197,948.94
1613.	NET SETTLEMENT:	\$210,720.35
1600.	LOAN AMOUNT:	\$0.00
1601.	Plus Cash/Check From Borrower:	\$11,001.65
1602.	Minus Total Settlement Charges: (Line 1600)	\$187,948.94
1603.	Minus Total Disbursement To Others: (Line 1612)	\$776.75
1604.	Equals Disbursement To Borrower: (After Expiration <input type="checkbox"/> of Any Applicable Recession Period Required By Law)	

Borrower(s) Signature(s):

Borrower:  Date: 3-8-07
 DENISE M. COOK

Borrower:  Date: 3-8-07
 KENNETH L. COOK

Notice Regarding Loan Settlement Statement

The actual disbursement amounts, as stated on this Settlement Statement given at the time of funding, may reflect changes due to updated payoff figures or the subsequent voluntary purchase of ancillary products provided at the time of funding.

